

“Evaluating the Impact of Nanda Gaura Yojana on Girls’ Education and Social Empowerment: Evidence from Udham Singh Nagar District, Uttarakhand”

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Abstract

Education is universally recognized as a transformative tool for women’s empowerment, equipping them with knowledge, skills, and confidence to participate meaningfully in society. In this context, the Government of Uttarakhand introduced the *Nanda Gaura Yojana* in 2017 to address persistent gender-related challenges such as an imbalanced sex ratio, female feticide, child marriage, and low female literacy. By providing financial assistance at critical stages of a girl’s life, the scheme aims to reduce gender disparities and enhance the socio-economic status of women. The policy not only seeks to promote education but also to alter discriminatory social attitudes by fostering greater acceptance of the girl child. The present study evaluates the awareness, accessibility, and impact of the Nanda Gaura Yojana among its beneficiaries. Conducted in the Rudrapur block of Udham Singh Nagar district, the study engaged 100 respondents selected through a stratified random sampling technique. Findings reveal that the scheme has significantly contributed to the enrolment and retention of girls in educational institutions, encouraged higher education among girls from economically weaker families, reduced social discrimination, and helped improve the female sex ratio. However, implementation challenges persist, pointing to the need for greater awareness-building and effective monitoring mechanisms.

Keywords: Women empowerment, Nanda Gaura Yojana, Educational progress, Gender equality, Uttarakhand

Introduction

The issues confronting girls in India have long been a matter of concern for scholars, policymakers, and civil society actors. Deep-rooted patriarchal values have perpetuated a preference for sons, resulting in systemic neglect of daughters. This bias manifests in diverse forms, including female feticide, infanticide, restricted access to education, poor healthcare and nutrition, child labour, child marriage, dowry-related violence, and early motherhood. The declining child sex ratio further underscores the seriousness of these issues, making it imperative for both central and state governments to implement targeted welfare interventions. Over the years, multiple laws and schemes have been introduced to empower girls and safeguard their rights. While legal frameworks provide a foundation, effective empowerment requires active financial and social support mechanisms that encourage families to value daughters. Scholars emphasize that altering family and community mindsets is as critical as material assistance in changing societal perceptions of the girl child. In response to these challenges, the Government of Uttarakhand launched the *Nanda Gaura Yojana* in 2017. The scheme offers financial support to girls from economically disadvantaged households, covering two key stages: (a) at the time of birth, and (b) upon completion of Class 12. By doing so, the policy not only assists families struggling with financial barriers but also incentivizes girls’ education and delays early marriage. Its ultimate objectives include improving the sex ratio, reducing child marriage, addressing gender-based discrimination, and enhancing girls’ access to education.

Eligibility Criteria

The scheme has clearly defined eligibility requirements to ensure its benefits reach the intended population:

- Beneficiaries must be permanent residents of Uttarakhand.
- Benefits are restricted to a maximum of two daughters per family.
- Application for the first installment must be submitted within six months of the child's birth.
- Birth must occur in an institutional setting (government/private hospital or ANM centre).
- Proof of institutional delivery is mandatory, with deliveries by trained midwives not recognized.
- Applications for the second installment must be submitted by November 30 of the relevant financial year.
- Families must have an annual income not exceeding ₹72,000 in rural and urban areas.
- Applicants must provide valid documents, including residence and income certificates, institutional delivery certificates, Aadhaar, and bank account details.

Financial support is provided in two phases: ₹11,000 at the time of the girl's birth and additional assistance upon successful completion of Class 12, subject to the required documentation and verification.

Review of Related Literature

A number of studies across India have examined the impact of conditional cash transfer schemes and other financial assistance programs on girls' education, empowerment, and delay of child marriage, providing useful insights into the functioning of such interventions. Karmakar (2023), in his study on *Kanyashree Prakalpa* of West Bengal, emphasized that the program has played a crucial role in reducing child marriage in several districts of the state by creating financial security for girls and encouraging their continued education; however, the study also pointed out that entrenched patriarchal attitudes and lack of awareness in certain marginalized communities limited its overall reach. Sen and Thamarapani (2022), through a quasi-experimental analysis, evaluated *Kanyashree Prakalpa* as one of the largest conditional cash transfer programs in India, concluding that it significantly contributed to increasing school completion rates and delaying marriage among adolescent girls, particularly from economically disadvantaged households, thereby reinforcing the importance of financial incentives in altering gender-based practices. Biswas and Deb (2021), focusing on Murshidabad district, highlighted the role of information resources such as libraries and community awareness campaigns in strengthening the positive outcomes of the scheme, suggesting that when families are provided with knowledge alongside financial aid, the empowerment of girls becomes more sustainable and far-reaching. Similar findings were echoed in the study by Kumath and Solanki (2019) on the *Ladli Laxmi Yojana* of Madhya Pradesh, which revealed that providing financial incentives to girl children not only enhanced their educational opportunities but also gradually shifted family and community attitudes towards greater acceptance of daughters; the study thus underscored how economic empowerment initiatives can intersect with social transformation. Likewise, Chandran (2018), while analyzing the *Laadli Laxmi Scheme* in Goa, found that the majority of beneficiaries expressed satisfaction with the scheme's financial assistance and its impact on education and social standing of girls, but at the same time emphasized the need for procedural improvements such as transparent online applications, timely verification, and hassle-free disbursement processes to ensure greater efficiency. Collectively, these studies demonstrate that conditional cash transfer schemes have been successful in reducing gender-based disparities, curbing early marriage, and encouraging education among girls, while also highlighting that the effectiveness of such programs depends not only on financial aid but equally on awareness generation, strong institutional mechanisms, and the dismantling of deep-rooted patriarchal structures.

Research Methodology

The present study was undertaken to assess awareness, challenges, and the overall impact of the *Nanda Gaura Yojana* among beneficiaries in the Rudrapur block of Udham Singh Nagar district, Uttarakhand. The objectives were threefold:

1. To evaluate the level of awareness about the scheme.
2. To identify the challenges faced by beneficiaries in accessing the scheme.
3. To analyze the scheme's impact on education and empowerment.

A **stratified random sampling** method was employed to ensure representation across socio-economic and demographic categories. A total of 100 respondents were surveyed using a structured interview schedule. Primary data formed the core of the study, while secondary sources such as government reports, academic journals, policy briefs, and official websites were also consulted to provide contextual support. Data were analyzed using descriptive statistical tools, including percentages, tables, bar graphs, and pie charts, enabling both quantitative and qualitative interpretation of findings.

Results and Discussion

Table 1.1: Age of the respondents

Age	Respondents
17-19	34
20-22	52
23-25	14
Total	100

Source: Primary Data

Figure 1.1 Age of the respondents

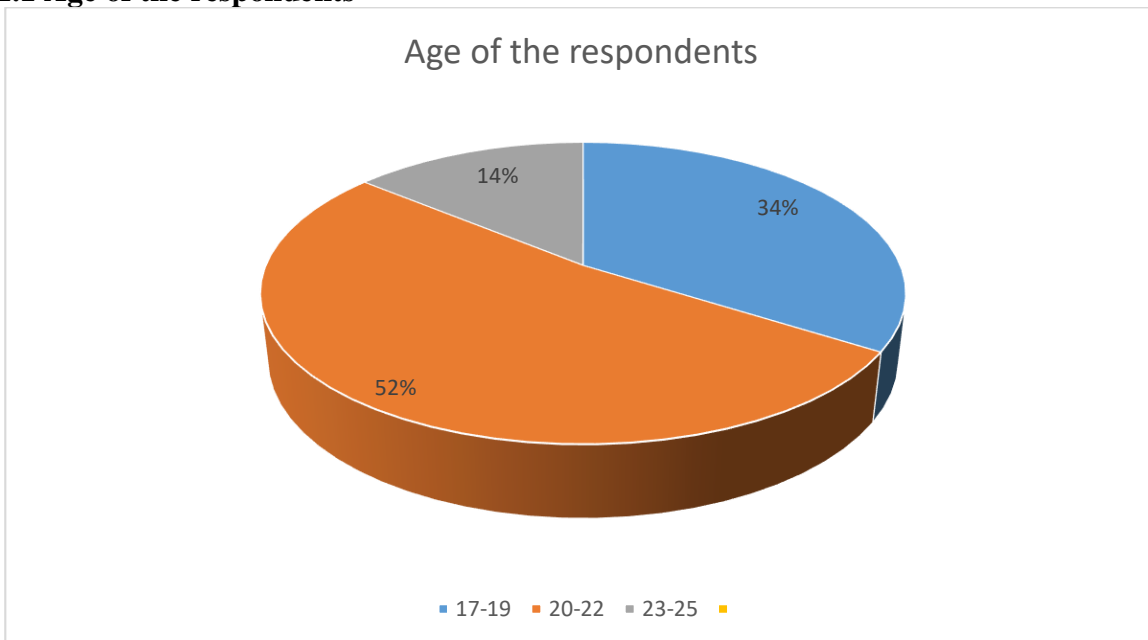


Table 1.2: Sources from which beneficiaries obtain information about the Nanda Gaura Yojana

Family members	18
Friends	14
School	44
Neighbours	11
Other	13
Total	100

Source: Primary Data

Figure 1.2: Sources from which beneficiaries obtain information about the Nanda Gaura Yojana

Figure 1.1 shows that most respondents (52%) belong to the 20–22 age group, representing the crucial stage of higher education. Another 34% are between 17–19 years, reflecting beneficiaries at the senior secondary level where dropout risks are high due to financial and social pressures. A smaller share (14%) falls in the 23–25 age group, indicating those pursuing advanced studies or vocational training. This distribution highlights that the scheme mainly supports adolescent and young adult women during critical educational transitions, reducing dropout risks and fostering empowerment through continued learning (Sen & Thamarapani, 2022; Karmakar, 2023).

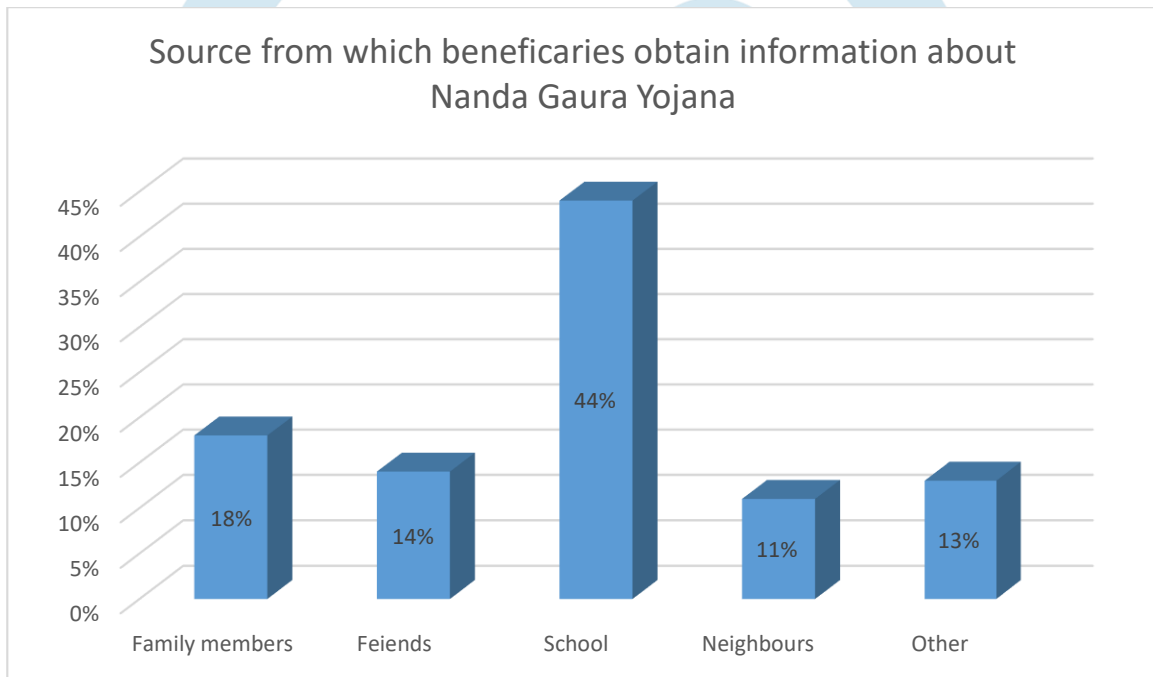


Figure 1.2 shows that schools are the leading source of awareness, with 44% of respondents learning about the Nanda Gaura Yojana through their educational institutions. Family members (18%), friends (14%), and neighbours (11%) also play notable roles, while 13% cited other sources such as local offices or media. This indicates that formal institutions, particularly schools, are central to disseminating information, but informal networks remain equally important. However, reliance on such informal channels highlights the risk of uneven or delayed access to information, especially for those outside the school system.

Table 1.3: Funds utilised by beneficiaries from the Nanda Gaura Yojana

To obtain higher education	52
Skill development purpose	13
Investment	19
Business Start(entrepreneurship)	9
Marriage	7
Total	100

Source: Primary Data

Figure 1.3: Funds utilised by beneficiaries from the Nanda Gaura Yojana

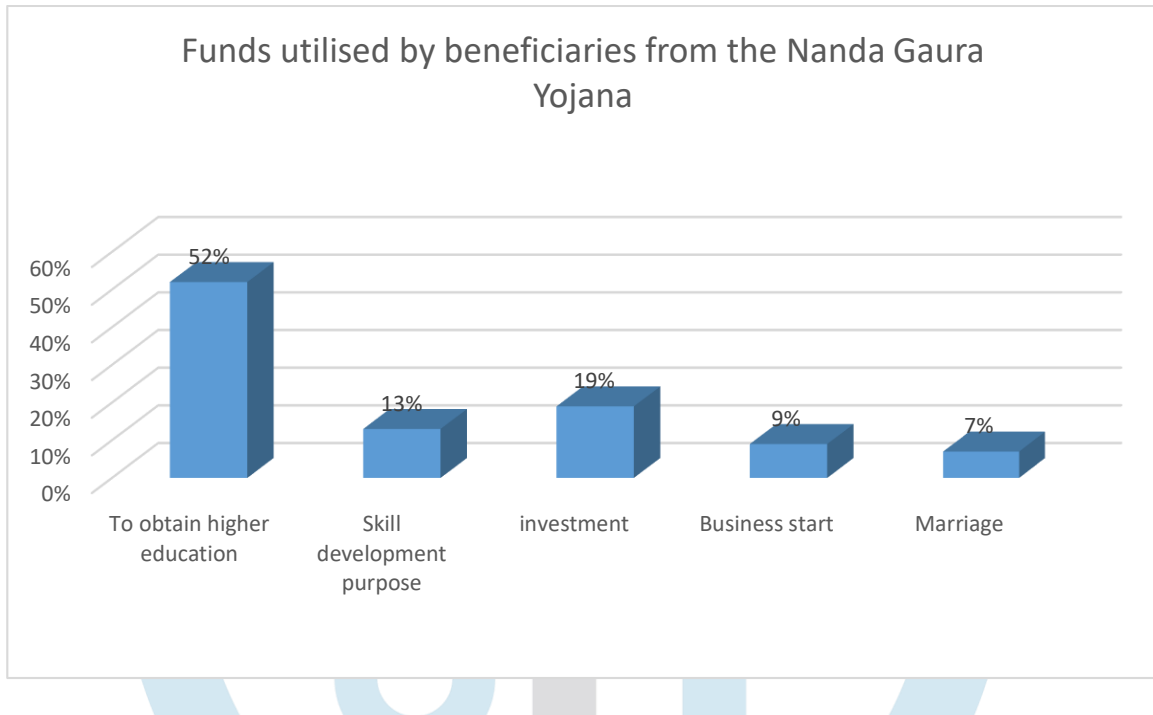


Figure 1.3 shows that over half of the respondents (52%) used the scheme’s funds for higher education, reflecting its core aim of promoting learning. About 19% invested the amount, while 13% directed it towards skill development. Smaller proportions utilised the support for business purposes (9%) and marriage-related expenses (7%). Overall, the scheme has enabled beneficiaries to address both educational and economic needs.

Table 1.4: Impact of Nanda Gaura Yojana

Promote education of girl child in BPL family	37
Reduce discrimination of girl child in society	11
Improved status of girl child in family	22
Improve enrolment & retention of girl child in school	20
Improved female sex ratio in Uttarakhand	10
Respondents	100

Source: Primary Data

Figure 1.4: Impact of Nanda Gaura Yojana

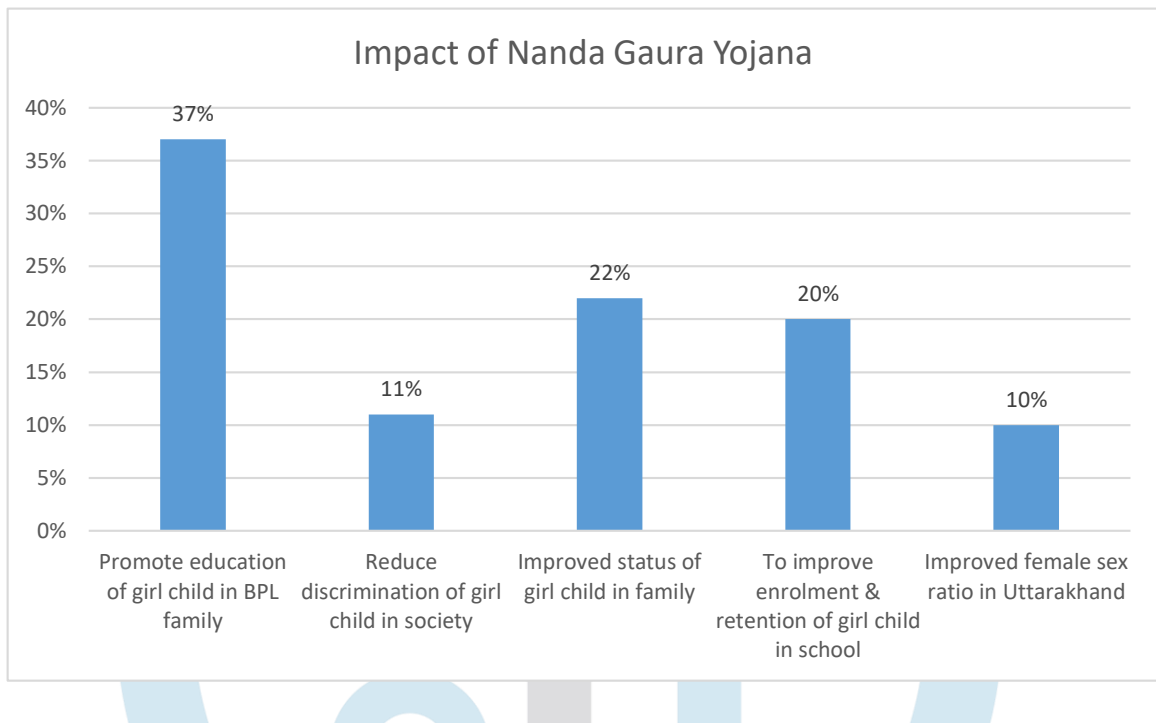


Figure 1.4 highlights the perceived impact of the Nanda Gaura Yojana among respondents. Around 37% of participants indicated that the scheme has effectively promoted the education of girls in BPL households. Additionally, 22% of respondents believed that it has elevated the status of girls within their families, while 11% felt it contributed to reducing societal discrimination against girls. About 20% reported that the scheme has supported higher enrolment and retention of girls in schools. A smaller proportion, 10%, considered that it positively influenced the female sex ratio in Uttarakhand. Overall, these findings suggest a multifaceted impact of the scheme on educational, social, and demographic dimensions concerning girls.

Table 1.5: Problems faced by the beneficiaries in obtaining the amount of Nanda Gaura Yojana

No complaints	17
Time consuming process	21
Documentation process is overly extensive	13
Age limit	9
Corruption	19
Amount not provided on time	14
Unfriendly office staff	7
Total	100

Source: Primary Data

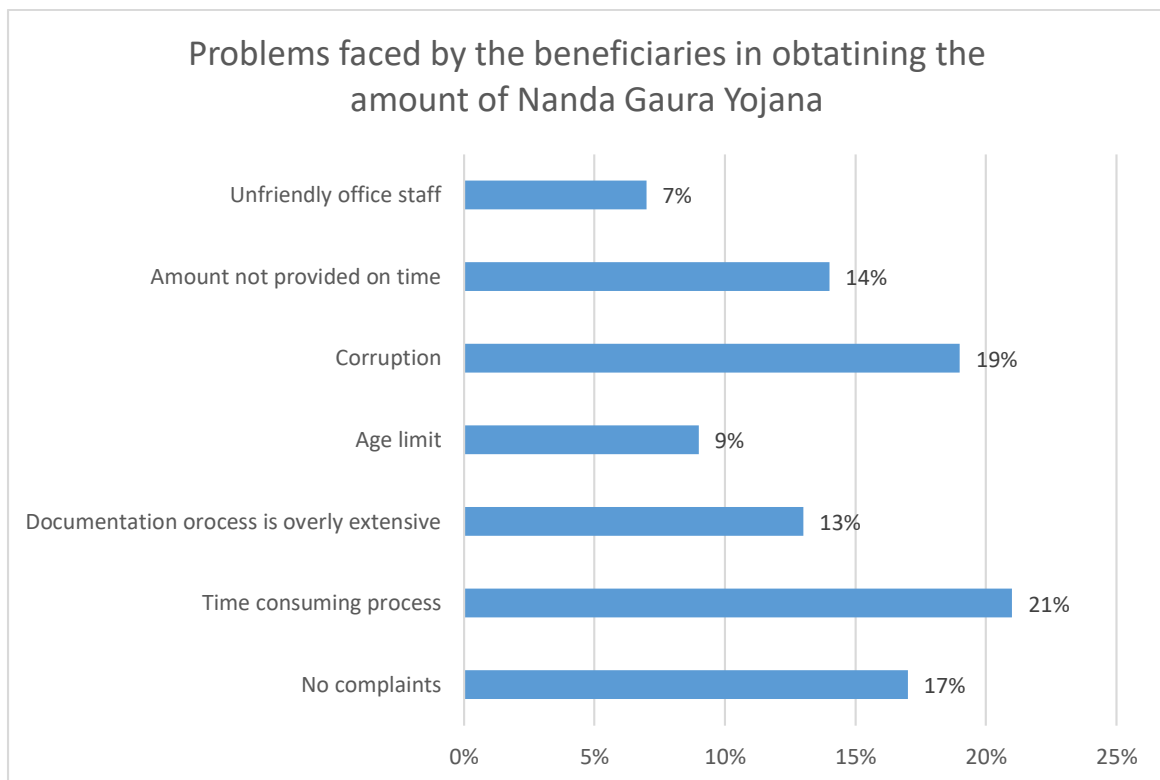
Figure 1.5: Problems faced by the beneficiaries in obtaining the amount of Nanda Gaura Yojana

Figure 5 illustrates the challenges faced by beneficiaries while accessing funds under the Nanda Gaura Yojana. About 17% of respondents reported a smooth process with no complaints, whereas 21% considered the application procedure to be excessively time-consuming. Thirteen percent highlighted difficulties due to extensive documentation, and 9% suggested that the age eligibility criteria should be revised. Furthermore, 19% of participants reported encountering corruption during fund access, while 14% experienced delays in receiving the allocated amounts. A smaller segment, 7%, faced unfriendly or unhelpful behaviour from office staff. These findings underscore both administrative and systemic barriers that may hinder the effective delivery of the scheme (Government of Uttarakhand, 2023).

Conclusion

In many communities, girls are often viewed as an economic burden, particularly due to marriage-related expenses. The Nanda Gaura Yojana addresses this issue by discouraging practices such as female foeticide and aiming to improve the female population ratio in Uttarakhand. The scheme specifically targets families with two daughters from Below Poverty Line (BPL) households, offering financial assistance on the condition that the girls pursue higher education. Administered by the Directorate of Women Empowerment in collaboration with district, block, and village-level officials, the program also involves training and awareness initiatives to enhance effective implementation and monitoring. The state government maintains strict oversight to ensure efficiency, minimize corruption, and streamline processes. Research suggests that the scheme has fostered a supportive environment for girls, enabling families to invest in their daughters' education and promoting self-reliance through financial assistance provided after the completion of the 12th standard. The study examines beneficiaries' awareness of the scheme, identifies challenges in accessing its benefits, and evaluates its overall impact. Evidence indicates that the Nanda Gaura Yojana contributes to increasing girls' educational attainment, reducing societal discrimination, improving their status within families and communities, and enhancing school enrolment and retention. Moreover, it positively influences the female sex ratio, thereby contributing to broader social change. By combining financial support with awareness initiatives, the policy not only facilitates educational advancement but also challenges prevailing societal perceptions, gradually reducing the notion of women as economic burdens (Government of Uttarakhand, 2023)

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